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THE POLITICAL ECONOMY OF THE OLD AGE PENSION:
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1. INTRODUCTION:

In recent years demographic trends and longstanding spending commitments have created a sense of crisis about public pension programmes in OECD countries. A familiar scenario is that of the public finances buckling under the weight of ever-bigger cohorts of aging social security claimants. One doomsday prediction envisages one-third of U.S. GDP absorbed by medicare within three decades. Another forecast of the impact of population aging on government debt in industrialised countries predicts, on the basis of current commitments, an average increase in the ratio of debt to GDP of ninety percentage points between 2000 and 2030. Few OECD countries can afford to be complacent though, as it happens, this last forecast is more reassuring about Ireland than anywhere else.²

The context offers an excuse to look back at the beginnings, through the Old Age Pensions Act of 1908, of public provision of old age social security. Opponents of such a measure stressed the likely negative impact on private saving and on charity. Supporters highlighted the need for a public response to the increasing insecurity of old age, an insecurity linked to economic change and the weakening of traditional support networks. Indeed it is ironic that the crisis facing social security regimes today comes at a time when the insecurity attending globalisation is seen by some economists as an argument for more welfare nets.³ The 1908 Act, which defined old age as seventy years and over, was the culmination of a long policy debate. In political terms, it is usually seen as a Liberal reaction to the rise of the Labour Party. The role of factors stressed in the modern political economy literature on the reform of social security, such as collective action on the part of the elderly (grey power), or intra-familial or intra-generational altruism, seem not to have impacted on the historiography so far.⁴ The scope of the reform was constrained by resources. The case for a means-tested, non-contributory pension at 65 years was rebuffed by the Treasury on

economy grounds, the sum initially envisaged for the purpose being limited to £6 million in a full year. In the event, the pension cost much more than envisaged, mainly because the number of Irish claimants was seriously underestimated. This was one of the main reasons for Lloyd George's People's Budget of 1909/10 and the ensuing constitutional crisis.⁵

Ireland did not feature much in the pre-1908 policy debates about the pension. Irish nationalist politicians had not sought such a measure, nor were they consulted beforehand on its implications for Ireland.⁶ Yet the legislation would have more far-reaching ramifications in Ireland than in any other part of the United Kingdom. Three months after its inception 28.3 per cent of those drawing the pension lived in Ireland; two years later, after the purging of thousands of bogus claims in Ireland⁷ and big increases in the number of claimants in Britain in the wake of amending legislation, Ireland's share was still 22.2 per cent. Ireland's shares of total U.K. population and those of pensionable age were small by comparison, one-in-ten and one-in-seven, respectively.

When pension officials embarked on a more rigorous assessment of Irish claims in 1909, they were described by one Irish M.P. as being in the particularly foolish and not very admirable position of men who have done good by accident, and now blush to find how expensive it is, and are trying to diminish the cost of the good they have done. There is certainly something to this; in the first quarter of 1909, with a fiscal crisis beckoning and spending on the pension £0.9 million over target, the Chancellor conceded that Irish claims should be subjected to closer scrutiny.⁸ How different would the scheme have been had the government correctly predicted its cost must remain a moot point in what follows. However, there is no evidence of the pension being a product of the conciliatory public policy highlighted in the historiography of *fin-de-siècle* Ireland. Nor is it likely that any Home Rule administration would have dreamt up something so generous or re-distributive.

The provisions of the 1908 Act entitled men and women aged seventy years or more, resident in the UK for the previous two decades, and whose annual means did not exceed £31 10s., to a weekly pension. The act disqualified habitual drunkards, convicts, malingerers, and pauper lunatics; persons previously in receipt of Poor Law relief were also disqualified at

first (though only until January 1911). Claimants whose income did not exceed £21 were entitled to the full five shillings a week. The entitlement decreased on a sliding scale by a shilling per £2 12s. 6d. of extra income until the upper annual income upper limit of £31 10s. was reached. In the event, most claimants received the full five shillings.

The extensive reportage in the Irish national and provincial press of the first pension day was symptomatic of the pension's significance for Ireland. All accounts convey the importance of the occasion and several its sometimes humorous and poignant aspects. In rural Roscommon neighbours ferried cartloads of aged female pensioners to the post office. In Abbeyfeale in county Limerick one sceptical old-timer asked the post mistress if the money was any good. In Galway two very elderly pensioners wondered out loud why they could not claim back time. In Birr, county Offaly, a 93-year old woman fell ill on the way home from the post office, not having been out of doors for many years before. In Ballymoney in north Antrim, the movements of the pensioners to and from the office were watched by a large crowd of spectators but the best of good humour prevailed. In Dublin, where many of the female claimants seemed younger than seventy, one youthful-looking lady declared indignantly that she had attended a meeting at the Custom House to celebrate the battle of Balaclava -- not altogether conclusive evidence that she had passed the 70 limit. In Waterford too most of the pensioners were active and healthy, not to say brisk, and some seemed under the required age. The *Freeman's Journal*, drawing attention to the numerous claimants whose outward appearance suggested people who would not seek public charity, noted that helping the genteel poor was in the spirit of the legislation. However, in neighbouring Kingstown, one old lady who objected to mixing with her social inferiors in the pension queue took some persuading before she stood in line like everybody else. In Ennis, county Clare, where the post-office opened its doors at 7 a.m., the rush three hours later required a police presence to keep order. In Gort, county Galway, the police formed a queue of claimants. In Dublin's General Post Office the first recipient, Mrs. Ellen Canning of North Gloucester Place, signed her order with a mark. The inability of pensioners to sign was a widely noted feature; in Tralee not one in forty could sign.⁹

The impact of the pension highlighted Ireland's relative poverty on the eve of independence. Five shillings (5s.) was a considerable sum in Ireland in 1908. In rural Ireland in the 1900s an unskilled labourer in good health might earn no more than double that; in Britain he would expect 15s. to 20s. For elderly women the gains were even greater. In Irish towns and cities unskilled female wages ranged from 7s. to 12s., while domestic outwork in the congested districts in the west brought only 4s. to 7s. a week. The gains to small farm households containing a pensioner or two are more difficult to estimate, but the once-confidential baseline reports of the Congested Districts Board, compiled by the board's officers in the remote rural west in the 1890s, yield some insight into the pension's impact in Ireland's poorest regions. The congested districts, originally defined as areas comprising district electoral divisions with a poor law valuation per head of £1.50 or less, contained over half a million people in the 1890s, or about one-tenth of the population. Each of the eighty-four baseline reports contains an estimate of the annual cash income of a household in average circumstances in some congested district. The average (either unweighted or weighted by population) per district works out at £39, with a standard deviation of £10.¹⁰ True, such a sum would usually have been supplemented by income in kind represented by potatoes, milk, and a few other items produced for home consumption, but an additional £13 in the form of an old age pension would still have bulked large in such circumstances.

As noted above, the 1908 Act excluded those in receipt of poor relief from the pension, but from January 1911 men and women over seventy hitherto on outdoor relief were eligible. The big gap between the average weekly sum granted to those on outdoor relief in Ireland and in England and Wales is thus another indication of the gains to Irish old age pensioners. On the eve of the 1908 Act, when outdoor relief was confined mainly to people unable to work through illness or age, the average payment in Ireland was about 1s. 6d. per week, while in England and Wales it was 2s. 6d. per week.¹¹

Just before independence in 1921-2 the pension still represented a boon to the aged poor in Ireland, though its relative worth had declined a little. By then the full pension had doubled to 10s., mainly in response to rising prices, while the mean male agricultural wage

had risen by about 150 per cent to 26s.-28s., and women s wages in the cities had trebled.¹² Contemporary accounts argue that the pension had done much for the quality of life of old people, giving them a new dignity, and producing a massive income transfer to many of those who needed it most.¹³

The 1908 Act was arguably the most radical and far-reaching piece of welfare legislation enacted in Ireland in the twentieth century. In macroeconomic terms the fiscal transfer was considerable, representing about 1.6 per cent of Irish national income in the first few years (Table 1). In poorer regions in the west where household incomes were half the national average and the proportion of elderly people higher, the transfer must have represented 4-5 per cent of income. In Britain at the outset the pension was worth 0.4 per cent of national income; in the United States, where at federal level Old Age Assistance was part of Roosevelt s New Deal, it was worth marginally more, about 0.5 per cent.¹⁴ A boon before independence, as we shall see, the old pension would represent a considerable fiscal burden for the new Irish administration after 1922. But even during the Irish Civil War of 1922-3 the pension was an issue. The army s commander in the west, Commandant General Austen Brennan, proposed to suspend old age pension payments in certain parts of Connemara with a view to withdrawing monetary support from families, members of which he has reason to believe are actively supporting the irregular forces and assisting them in the destruction of bridges, blocking or roads, etc. He reasoned that £1 a week represented a considerable sum in such poor districts, and that as long as it was forthcoming the younger male members of the family are left free from the assistance hitherto rendered towards the upkeep of the home , and thus free to resist the forces of the state. Against advice that such a measure would embarrass the government and punish the innocent pensioner for the misdeeds of others, Finance Minister Ernest Blythe was [f]or the time being... disposed to agree with the proposed action .¹⁵

Much more has been written about the history of the old age pension in Britain than in Ireland, where its impact was much more far-reaching.¹⁶ This paper does not offer a comprehensive survey of the pension, but seeks to throw a little light on some of its more

interesting aspects. Part 2 is about the age-misreporting and welfare fraud, much commented on by contemporaries, to which the pension gave rise. Part 3 discusses the impact of the pension on the operation of the poor law in Ireland. Part 4 and 5 are about the political economy and the party politics of the pension in the Irish Free State. Part 6 concludes.

TABLE 1: THE OLD AGE PENSION, GDP, AND PUBLIC EXPENDITURE (G)

Year	Pension Payments (£m.)	Payments (% of GNP	G	Population (% over pension age)
<i>UK</i>				
1910	10	0.4	4.3	3.1
1930	54	1.2	5.0	9.6
<i>Ireland</i>				
1910	2.4	1.6	27.8 ¹⁷	6.7
1930	2.7	2.1	13.2	5.7

Sources:

UK: Johnson, *Parallel histories of retirement*, 213; the 1910 figure seems to include Ireland.

Ireland (whole island), 1910: The Earl of Dunraven, *The Finances of Ireland*, (London, 1912), 124, 127; Irish national income is assumed to have been £150 million c. 1910; Vaughan and Fitzpatrick, *Irish Population Statistics*, 81.

Ireland (Irish Free State), 1930: *Statistical Abstract*, 1931; Vaughan and Fitzpatrick, *Irish Population Statistics*, 91.

2. TELL A GOOD ONE WHILE YER AT IT! LYING ABOUT AGE:

With fewer inhabitants than Scotland by a quarter of a million, Ireland has established claims to nearly 74,000 more pensions. This surely is a major tribute to the longevity of our race, and to the healthy character of our much-abused climate.

Irish Times (1 January 1909)

Grateful thanks to the Sacred Heart of Jesus for obtaining my Old Age Pension five years before it was due .

Thanksgiving notice in a provincial newspaper¹⁸

Well, well, I never thought I d get it, I thought they d want to know what me rale age was, or some such hocus pocus! I wonder what age he put me down -- 76! Oh, tell a good one while yer at it!

Character in Percy French sketch (French, 1929: 199)

A lady from Ireland in Gateshead could only say she definitely remembered having seen a pig of a phenomenal size killed in her native village, and this incident being proved to have taken place 70 years ago, her claim was admitted.

Connaught Telegraph, 2 January 1909

Though the old age pension was means-tested, in late March 1909 the number of pensioners in Ireland almost matched the number declaring themselves to be aged seventy years or more in 1901. In England and Wales the proportion was 44 per cent, in Scotland 54 per cent (Table 3). Though much of the difference can be attributed to relative Irish poverty, there was also a good deal of what would today be called welfare fraud . Why and how much? It is notorious that because Ireland lacked a system of civil registration until 1864, hard evidence on claimants' ages in the 1900s and the 1910s was sometimes hard to come by, leaving plenty scope for age-falsification. Throughout the country old people -- and many not so old -- testified to eating a potato out of [their] hand on the night of the Big Wind in

1839, so much so that remembering the Big Wind soon had to be discarded as a gauge of age. In his memoirs Sir Henry Robinson would describe the the bent, decrepit attitude and the high quavering voice peculiar to applicants for old-age pensions .¹⁹

In the absence of civil registration and the relevant parish registers, some early claimants were granted the pension on the say-so of a priest or medical officer. However, official gullibility went only so far; mere expressions of opinion on the part of such people did not guarantee the pension for long. A complete revision of the original lists was ordered. In the year ending 31st March 1909 over forty-three thousand Irish pensions claims were rejected or pensions revoked, and in the following three years over double that number. Increasingly the Local Government Board (henceforth LGB) turned to the manuscript forms of the 1841 and 1851 censuses, which were kept as part of the public record in the Four Courts, for proof of age. Total accuracy was impossible; the LGB decided that somebody included in the 1851 census at eleven years would be entitled to claim for April 1910. The reaction of nationalist Ireland is captured in the dismissal by Irish M.P.s of the censuses of 1841 and 1851 as notoriously inaccurate and misleading , having being prepared by certain illiterate policemen and the claim in the weekly *Leader* that striking off existing pensioners on the basis of census evidence was illegal.²⁰ Irish members kept up a stream of parliamentary questions about rejected claims.²¹

However, these censuses were widely acknowledged to be reliable in their coverage, and it is a tribute to their reliability that if deserving claimants knew where they had been born, they were rarely missing in the census. Between 1910 and 1922 the staff of the Irish Public Record Office provided a search service for would-be pensioners, carrying out nearly thirty thousand searches of age in the 1841 and 1851 censuses. About three-quarters of these were successful.²² Applicants provided what information they could by letter and where there was enough detail a search was carried out. When the relevant household was found in either the 1841 or 1851 census forms and the applicant identified, a certified copy of the return was issued on payment of two shillings.

Officials seem to have done their best to be helpful. In 1917, for example, Mary Sullivan with an address in Newport, Monmouthshire, wrote giving the names of her parents, Daniel and Ellen, and her residence in 1851 as Dunamark, Kilmocomogue, Bantry. The PRO searched through both 1841 and 1851 records without success. They also searched Bantry town where they found several households headed by Daniel and Ellen Sullivans, but not the applicant s. The PRO reply asked the applicant for more detail on where and with whom she was living in 1851, and advised her to present a prayer book mentioning the date 1868 and her marriage certificate, if it reported her age, to the pensions officer. But that is all we can do for you. A query from the U.S. from Julia, daughter of Cornelius and Mary Connor, also failed to find a match. However, the search revealed a Julia, six year-old daughter of Charles and Mary Connor. The reply from Dublin asked whether her father was known by any other name, and also for a list of brothers and sisters. The bulk of the unsuccessful searches seem to have been submitted on behalf of people who were of less than pensionable age, or who provided imprecise addresses. For example, a search was carried out in February 1917 for Bridget Foran of Athea, County Limerick, illegitimate daughter of Patrick Foran and Mary Kiely. The heads of family in 1851 were given as John and Johanna Kiely, of Aughrim, Murher, Iraghticonnor, Kerry. John and Johanna were traced, along with a daughter, Mary Kiely aged 24. However, there was no trace of either Patrick or Bridget Foran. Another search for Johanna McCarthy located her parents, but they were still childless in 1851; while Anastasia Cronin found in 1917 that she was only one year old in 1851.²³

Recourse to the 1841 and 1851 censuses was a sensible response to the problem posed by the pension. The downside was that it virtually guaranteed deliberate mis-reporting on a grand scale in the Irish census of 1911. When Austen Chamberlain warned Irish secretary Augustine Birrell in 1910 that accepting census returns as proof of age would put a premium on false returns in future, Birrell conceded that this was rather an interesting question.²⁴ In 1911 some lied in order to maintain consistency with false declarations on their pension applications, others in case the 1911 census might be used in evidence against a future claim.

Ireland's census commissioner denied that there was a problem, declaring that the pension had merely induced the elderly to ascertain their correct age.²⁵ But that was far from being so. The pensioners almost ruined the 1911 census as a source of information on ages.

The problem is evident from Tables 2 and 3. The proxies for survival in Table 2, necessarily somewhat crude, are calculated as follows. The first entry (0.781) refers to the survival rate of men aged 45-54 years in 1861 as represented by the ratio of men aged 55-64 years in the census of 1871 to that of men aged ten years younger in 1861, and likewise for all other numbers. The age-cohorts were chosen to minimize the impact of age-heaping; no allowance can be made for the impact of emigration or return in these age-groups. The survival rates are steady enough between the 1860s and the 1890s, but note in particular the huge rise in the survival rates of older age cohorts in 1911. We can only guess at the number of genuine over-seventies in Ireland in 1911. If, as in England and Wales and in Scotland, the elderly tended to underestimate their age in the 1901 census, the true number aged seventy and over in Ireland in 1911 may have been about 200,000. This implies that nearly one-third of those who claimed to be seventy or over in 1911 had not yet reached that age.²⁶ Alternatively, assuming 180,000 over-seventies in 1911 implies that nearly two-fifths of those claiming to be over seventy were not.

TABLE 2: COHORT SURVIVAL RATES, 1861-1911

<i>Age-Cohort (Male)</i>	<i>1861-71</i>	<i>1871-81</i>	<i>1881-91</i>	<i>1891-01</i>	<i>1901-11</i>
45-54	.781	.765	.763	.774	.708
55-64	.546	.518	.538	.591	.851
65-74	.448	.419	.416	.412	.550
45-74	.642	.600	.610	.641	.728
<i>Age-Cohort (Female)</i>					
45-54	.771	.762	.746	.756	.661
55-64	.504	.489	.513	.553	.935
65-74	.458	.415	.428	.402	.611
45-74	.622	.592	.597	.559	.636

Source: derived from census reports, 1861-1911

TABLE 3: OLD AGE AND PENSION ENTITLEMENTS

	<i>E & W Scotland</i>	<i>Ireland</i>	
[1] Aged 70+ in 1901 (1,000s)	888.1	129.7	187.3
[2] OAPs in 1909 (1,000s)	393.7	70.3	183.5
[3] OAPs in 1911 (1,000s)	613.7	91.8	201.8
[4] Aged 70+ in 1911 (1,000s)	1071.8	153.3	294.9
[4] [2]/[1]	0.44	0.54	0.98
[5] [3]/[1]	0.69	0.71	1.07
[6] [3]/[4]	0.57	0.60	0.68

Source: B.R. Mitchell, *British Historical Statistics*; Vaughan and Fitzpatrick, *Irish Population Statistics*, Appendix Table A2.

Nor did the age-misreporting end in 1911. The 1926 census, conducted against a backdrop of official efforts at stricter enforcement of the means test, also produced deliberate age-misreporting on a significant scale. In the 1920s manuscript censal data were no longer available as a check on age.²⁷

As Table 3 shows the number of pensioners in 1911 marginally exceeded our guess at the number of genuine septuagenarians. This does not mean that every septuagenarian got the pension, since an unknown number of successful claims were based on false statements about age. But lying in the census was one thing; getting away with lying to the LGB was quite another. The following data give a sense of the problem. Assuming two hundred thousand septuagenarians in 1911 and that three-quarters of genuine septuagenarians got the pension (compared to about seventy per cent in Great Britain) would mean that in 1911 over 50,000 (or 201,800-150,000) pensions went to under-70s. Assuming that four-fifths of genuine septuagenarians got the pension would mean that (201,800 - 160,000) 40,000 under-70s obtained one. And so on. Clearly the outcome is highly sensitive to our guesses at misreporting and genuine claims (Table 4). The old age fraudsters could have cost the Treasury anything between £0.3 million and £0.8 million annually.

TABLE 4: ESTIMATES OF BOGUS CLAIMANTS *c.* 1911 (1,000s)

<i>Really aged 70+ in 1911</i>	<i>Percent of genuine elderly obtaining pension</i>		
	<i>0.75</i>	<i>0.80</i>	<i>0.90</i>
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180,000	66.8	57.8	39.8
200,000	51.8	41.8	21.8

In mitigation, age-misreporting was positively correlated with poverty. An analysis of Ulster farmer and labouring families in 1911 found the following pattern (Table 5):

TABLE 5: ESTIMATED AGE EXAGGERATION IN RURAL ULSTER (YEARS)

	<i>Males</i>	<i>Females</i>		<i>Males</i>	<i>Females</i>
<i>Valuation</i>			<i>Religion</i>		
£1-£10	2.94	2.47	Catholics	3.55	2.94
£11-£30	2.17	1.69	Other	1.69	1.43
£31 +	0.64	1.45			
Literate	2.07	1.76	<i>Housing</i>		
Illiterate	3.51	2.96	Worst	3.46	2.30
			Medium	2.14	1.96
<i>Servants on farm</i>			Best	1.07	1.41
None	2.55	2.13			
One	1.76	1.34			
More than one	0.37	1.19			

Source: Ó Gráda, *Did Ulster Catholics*, 86.

For some further analysis of the variation in misreporting across Ireland's thirty-two counties we define as a proxy for age-misreporting (*MISREP*) the proportional increase in a

county in the 1911 and 1901 percentages of the population aged seventy and above. This necessarily rough-and-ready measure of misreporting in 1911 variable was subject to considerable variation across the country (from 30 per cent to 140 per cent). It was greatest in a group of contiguous counties in the west and northwest (Cavan, Sligo, Leitrim, Mayo, Donegal, and Galway), and least in counties Wicklow, Down, and Kildare. There were strong correlations between *MISREP*, on the one hand, and variables proxying the importance of farming and the standard of living, on the other. This is clear from Table 6 which, in the spirit of Table 5, reports the results of regressing *MISREP* on a range of variables representing economic or cultural conditions. The explanatory variables are:

- PCILLIT*: the proportion of illiterates in the population aged forty and over
- VALPOP*: poor law valuation per capita
- MINIFARM*: the proportion of agricultural holdings rated at £7 or less
- PCCATH*: the Catholic share of the population
- AGROCC*: the proportion of the labour force in agriculture
- URBAN*: a dummy variable for the presence of a city or county borough.

Mapping *MISREP*, *OAPPROP* (ratio of pensioners to the total population aged seventy and over in 1901) and the first five of the above variables shows close matches between *OAPPROP*, *MISREP*, and *AGROCC*, and *VALPOP*. *AGROCC* alone accounts for more than two-thirds of the variation in *MISREP* and its inclusion in the regression analysis described in Table 6 swamps variables such as *PCCATH*. The results make sense. The most important elasticities (evaluated at the mean values of the variables) are -0.2 to -0.4 for *VALPOP* and +0.7 for *AGROCC*. Table 7 describes the results of regressing *OAPPROP* on the variables described above. The signs are as expected, with proxies for poverty accounting for a significant share of the variation. *AGROCC* again packs considerable explanatory punch. Note, however, how the inclusion of *MISREP* adds hugely to the explanatory power of the regressions. Granted the cheating on grounds of age, the pension nonetheless seems

to have targeted those most in need.

TABLE 6: ACCOUNTING FOR THE VARIATION IN MISREPORTING

	[1]	[2]	[3]
<i>CONST</i>	0.661 (3.93)	0.330 (1.72)	0.316 (1.42)
<i>VALPOP</i>	-74.85 (-2.69)	-41.10 (-1.58)	-46.09 (-1.45)
<i>PCCATH</i>	0.0033 (2.02)		0.001 (0.51)
<i>AGROCC</i>		0.0085 (3.79)	0.0080 (3.06)
<i>URBAN</i>		0.113 (1.17)	0.108 (1.08)
<i>ILLITPC</i>			-0.001 (-0.15)
R^2	0.270	0.471	0.476

Note: t-statistics in parentheses

TABLE 7: ACCOUNTING FOR THE VARIATION IN OAPPROP

	[1]	[2]	[3]	[4]
<i>CONST</i>	0.989 (5.20)	1.065 (5.03)	0.886 (5.40)	0.596 (8.08)
<i>VALPOP</i>	-47.03 (-1.86)	-53.52 (-2.02)	-47.56 (-2.22)	-0.015 (-1.54)
<i>SMALLFARM</i>	0.007 (2.59)	0.007 (2.12)	0.003 (1.02)	0.002 (1.48)
<i>AGROCC</i>			0.0057 (3.49)	0.001 (1.38)
<i>URBAN</i>		-0.066 (-0.84)		
<i>MISREP</i>				0.715 (11.43)
R^2	0.382	0.397	0.569	0.926

Note: t-statistics in parentheses

Most of the complaints against the LGB and the pension officers came from the nationalist side. It appears to me rather anomalous, noted one Unionist M.P. in 1909, for members below the gangway, who never miss an opportunity of expressing their hatred of everything British, of every benefit as well as of every evil which comes from the Union, but they should never miss an opportunity of getting up to claim the last penny from the British Treasury. In our sample from rural Ulster in 1911 Catholics were more likely to exaggerate their age in hopes of obtaining the pension, but our regression results suggest poverty rather than Catholicity per se is the better predictor of the propensity to cheat.²⁸

Adam Smith's counsel that taxation should be certain, and not arbitrary²⁹ would seem to apply equally to welfare benefits such as the old age pension. But what if transparency is difficult and costly to achieve? From the outset there was a double ambiguity in Ireland about pension entitlements. First, as noted above, there was no universally applicable way of establishing claimants' ages. Ministerial spokesmen explained that in cases where the local pension committee admitted a claim about age, the pension officer would use his discretion in deciding whether an appeal to the LGB against the pension committee's decision was warranted. LGB secretary Alexander Barlas stated that the Board regarded the pensions officer as rather sympathetic. He does not appeal, as a rule, except in bad cases. In a great number of cases no evidence of age comes up at all. A person says: I am seventy, I was at school with so-and-so, who is about the same age.³⁰ But the sense that the Board took a tough line against claimants would endure.

However, the lack of transparency was not confined to age. Assessment of statements about means was more arbitrary still, and left the authorities open to further suspicion and resentment. When asked by an Irish M.P. late in 1908 how the incomes of small farmers would be assessed, Lloyd George replied that pension officers would have to exercise their discretion in processing with this class of case. A few months later another Irish member complained that the action of the Local Government Board, in deciding against appeals under the Act, has been wrapped from beginning to end in a sort of Star Chamber secrecy. But the Board, inundated by claims, faced an unenviable task. In the Commons Birrell produced a claim from one farmer holding 252 acres as a specimen of scores of most difficult and complicated balance sheets sent to his officials. These were by no means the short and simple annals of the poor. In its annual report for 1912-3 the LGB lamented the dissatisfaction that invariably followed when it overrode the decisions of locally-appointed pension committees. The Board rejected demands for sworn inquiries into its own decisions, arguing that fairness would require closer scrutiny of cases both allowed and disallowed. This would create great unease for existing pensioners, and lead to no results commensurate with the cost which would be involved.³¹

Producing clear-cut, accurate assessments of the means of the rural self-employed was never going to be easy. That is presumably why the LGB never applied the means test stringently in Ireland, and why the overwhelming majority of pensioners received the full pension. In the 1920s Finance Minister Ernest Blythe would try to reduce the outlay on the pension by countering this tradition, and getting the pensions officers to re-assess the incomes of claimants. However, the precise mechanism for assessing claims would remain hidden. In June 1924 Blythe's colleague James A. Burke, Minister for Local Government, declared that his present attitude was to deal strictly with applicants whose families could look after them, but not to be too particular in looking for absolute evidence as to whether the applicant is over seventy years if the applicant was plainly destitute. He added that [m]any looked upon the old age pensions as fair game for anybody when the British were administering them. It was looked upon as legitimate for everybody to get his money when it was not the Irish taxpayer exclusively that was paying it.³²

The new stringency compounded the belief that the pensions officers -- the officials who investigated claims and entitlements -- and Burke's Department of Local Government were over-rigorous and unreasonable. In January 1925 Blythe accepted a motion from a Farmers' Party deputy for the creation of a select committee to enquire into how pensions applications were processed. The Committee's report broadly supported the existing procedures, and blamed tensions between pension committees and pension officers on the apathy and neglect of duty of the former. Several witnesses expressed the view that the pension committees no longer wielded any power; whenever a difference arose between them and a pensions officer, the latter's appeal was nearly always upheld. The report made it plain that the Department of Local Government (successor to the LGB), which sanctioned pensions, tended to side with the pensions officers.³³ Whence the complaint from Fianna Fáil deputy Seán T. O'Kelly in the Dáil about a general feeling... not confined to any Party in the House, that the administration of the Old Age Pensions Act by the officials in the Department of Finance, who are naturally acting under the instructions of the Minister, has been too severe.³⁴ Both the LGB and Cumann na nGaedheal had chosen to live with less

than complete transparency. In 1932 Fianna Fáil would chose the alternative solution of increasing transparency by broadening entitlement. By 1936, when false declarations of age no longer offered a route to a pension, seventy-five percent of those aged over seventy qualified.

3. THE PENSION AND THE POOR LAW:

Dora Costa has recently shown how the introduction of Old Age Assistance in the United States in the 1930s led to a substantial shift in the housing arrangements of older non-married women. Old Age Assistance reduced the cost of independent living, inducing a significant proportion of such women to live on their own (Costa 1997). In Ireland, the Old Age Pension is also held to have influenced the housing arrangements of the elderly, but the response was conditioned by the presence of the Irish poor law of 1838. For poor elderly men and women lacking the family support network that worked tolerably well for the majority the workhouses established under the poor law of 1838 remained the main safety net. At the turn of the century Ireland's unions or poorhouses housed about forty thousand people, one per cent of the entire population. The elderly were disproportionately represented; in 1901 men and women aged seventy years or more accounted for only four per cent of the entire population, but for more than one workhouse inmate in five.³⁵

The pension reduced admissions into the workhouses, since it placed the elderly in a better bargaining position against family members who might previously have consigned them to the workhouse. T.C. Murray's one-act play, *Spring*, offers a theatrical representation of these forces at work. An old man's excitement at news of the pension scheme proves too much for him, but at least his death deprives his daughter-in-law, who had wanted him sent to the union workhouse, of one brown penny of the pension. T.C. Murray's play was inspired by Joseph Campbell's *The old age pensioner*, which reads in part:³⁶

For fifty years he trenched his field
That he might eat a freeman s bread:
The seasons balked him of their yield,
His children s children wished him dead.
But ransom came to him at length
At the ebb tide of life and strength.

And so he sits with folded hands
Over the flag of amber fire:
He blinks and nods and understands
He has his very soul s desire.
In dew wetted, in tempest blown,
A Lear at last come to his own.

Given the increased incentive for carers, there is a presumption in favour of a shift from workhouse to the home. What was the outcome? I have little to add here to Guinnane s findings, published in 1993. Data on workhouse inmates in the 1901 and 1911 census reports are consistent with a pensions effect. The number of inmates aged 70 years and over fell by 17.5 per cent in the interim, almost double the decline in the number of inmates aged less than seventy. The poor law statistics also show a huge drop in the numbers relieved both inside and outside the workhouses between 1907/8 and 1913/4.³⁷ The proportionate decline in the number of workhouse inmates was nearly one-fifth, while the average number on outdoor relief fell by one-third. A closer look at underlying data (see appendix table A4) reveals a particularly big drop in the number of aged/infirm inmates in the half-year ending April 1911. This is explained by the removal of the pauper disqualification in January 1911, which had an even more dramatic effect on the numbers claiming outdoor relief (Table 8):

TABLE 8: NUMBERS ON RELIEF DEC. 1910-JAN. 1911

<i>Date</i>	<i>Aged and infirm</i>	<i>Outdoor relief</i>
Dec 24 1910	13,024	54,431
Dec 31 1910	13,098	51,858
Jan 7 1911	11,635	40,091
Jan 14 1911	11,694	39,311

Source: LGB, *Report 1910/11*, pp. xxiii, 201

The records of Lismore Poor Law Union in west Waterford give a local, more intimate, perspective on these shifts.³⁸ Table 9 captures the impact of the pension on outdoor relief, and shows big falls in the numbers of adult males and females permanently disabled by old age or debility, and their dependents. As noted earlier, the pension was a boon to such people, trebling their welfare income; other categories on outdoor relief were unaffected. Our focus in Tables 10a and 10b is on men and women aged seventy years or over admitted before and after the introduction of the pension. The numbers involved were small, and they represented only a small proportion of all admissions (about 3.6 per cent of all admissions in 1906/7 and 2.7 percent in 1909/11). Moreover, both before and after the introduction of the pension a significant proportion over one-fifth of admissions were repeat admissions, mainly of tramps or casuals. With some exaggeration the LGB compared these casuals to a stage army that passes and repasses the line of vision in such a way as to convey the idea of multitudes far in excess of the number concerned.³⁹ Lax record-keeping means that we cannot tell how long inmates stayed, nor indeed how many of them died in the workhouse.

Tables 10a and 10b distinguish between once-off and repeat admissions. Those described as ill were suffering from a wide range of ailments including debility, catarrh, influenza, cancer, senility, arthritis, sciatica, bone fractures, rheumatism. Some of them, such as 90-year old Daniel Gearn who had cancer of the ear and 70-year old William McCarthy

who was suffering from senile dementia, entered the workhouse several times. Both Gearn and McCarthy were married men, so presumably they opted for home care when they could. Age-related illnesses were the most common. In both 1906-8 and 1909-11 those who entered more than once were most likely to be single males, though the most frequent entrant of all in both periods was Mary Maher, a local beggarwoman. Note that both before and after 1908 married or widowed entrants were much more likely to be ill.⁴⁰ The main differences between the two periods -- and they are rather striking -- are:

- the reduction in the number of healthy repeat male admissions
- the reduction in the number of healthy widowers
- the proportionate reduction in the number of male admissions

These effects need to be set in context. Before 1908 most elderly Irish people lived in nuclear, extended, or stem family households. Partly because of the stigma attached to consigning dependents to the workhouse or allowing them die there, relatively few of those who had ever married and had surviving children living in Ireland lived alone. In Guinnane's household samples from the 1901 and 1911 censuses only 7-8 per cent of those aged over seventy lived alone; over eighty per cent lived in simple or extended families.⁴¹ Such considerations set a limit on the potential impact of the pension. To take the example of Lismore again, the censuses of 1901 and 1911 list the inmates of its workhouse on the nights of 31 March 1901 and 2 April 1911. On both dates about half of the inmates aged seventy or over were in the infirmary, and several of the others were described as decrepit or blind. On both dates too only a small minority had a living spouse (five out of thirty-seven in 1901, two out of thirty-eight in 1911). This helps explain why in Guinnane's model of the determinants of the decline in indoor relief the pension and the workhouse turn out to be rather weak substitutes.⁴²

Moreover, disaggregating the workhouse data by category of inmate complicates somewhat the story presented above. Like Lismore, most workhouses doubled as hospitals

for the poor, and workhouse infirmaries held over one-third of all workhouse inmates. Aged and infirm inmates accounted for another third of the total in the early 1900s. As noted, in a nod to the principles of 1834, the 1908 Act explicitly excluded these people, but the pension might be expected to have had an impact at the margin. There was a big drop in the average number of aged and infirm inmates after 1908. However, there were significant drops too in the numbers of children aged under fifteen, of mentally ill or retarded inmates, and of mothers-to-be. Only the numbers using the workhouse infirmaries failed to drop off much.⁴³ Improving economic conditions may partly explain the reduction in the number of elderly inmates after 1908.

Table 9: NUMBERS ON OUTDOOR RELIEF LISTS,
LISMORE POOR LAW UNION 1910-1912

	Half-year ending			
	30/9/10	31/3/11	30/9/11	31/3/12
Adult males permanently disabled by OA/debility	19	20	7	5
Wives of same	10	9	1	0
Children of same	7	7	0	0
Adult males suffering from illness or accident	6	2	9	11
Wives of same	6	1	7	8
Children of same	12	2	26	31
Adult females permanently disabled by OA/debility	51	48	20	20
Children of same	0	1	0	0
Adult females suffering from illness or accident	1	0	0	0
Widows with 2 or more dependent children	10	8	10	10
Children of same	30	26	30	29
Lunatics, idiots	4	4	3	3
Orphans	4	3	4	4
Relieved provisionally				
Males	7	8	10	6
Females	6	11	10	7
Children	19	21	29	14

Source: NAI, BG111/ED1

TABLE 10a: HEALTH AND MARITAL STATUS, LISMORE INMATES 1906-11

A. 1906-8	<i>Entered once</i>		<i>More than once</i>		<i>Total</i>
	<i>Healthy</i>	<i>Ill</i>	<i>Healthy</i>	<i>Ill</i>	
Single	17	9	23	3	52
Married	3	12	2	2	19
Widowed	20	18	10	5	53
Total	40	39	35	10	124

B. 1909-11	<i>Entered once</i>		<i>More than once</i>		<i>Total</i>
	<i>Healthy</i>	<i>Ill</i>	<i>Healthy</i>	<i>Ill</i>	
Single	31	12	10	4	57
Married	5	10	0	2	17
Widowed	4	13	0	3	20
Total	40	35	10	9	94

Source: NAI, BG111/G1 and BG111/G3.

Note: here and in Table 10b the data refer to 29 March 1906 to 24 January 1908 and 21 July 1909 to 3 March 1911.

TABLE 10b: HEALTH AND MARITAL STATUS, LISMORE INMATES 1906-11

A. 1906-8	<i>Entered once</i>		<i>More than once</i>		<i>Total</i>
	<i>Healthy</i>	<i>Ill</i>	<i>Healthy</i>	<i>Ill</i>	
Male	34	25	30	6	95
Female	9	15	6	3	33
Total	43	40	36	9	128

B. 1909-11	<i>Entered once</i>		<i>More than once</i>		<i>Total</i>
	<i>Healthy</i>	<i>Ill</i>	<i>Healthy</i>	<i>Ill</i>	
Male	24	20	9	5	58
Female	8	16	2	2	28
Total	32	36	11	7	86

4. THE PENSION IN A FREE STATE:

[T]he only recorded instance in which one of [the officials] was completely dumbfounded arose from an inquiry as to whether a Home Rule Government would be obliged to continue the remittance.

Irish Times, 2 January 1909

Home Rule means increased taxation and no old age pensions.

Unionist claim, c. 1910⁴⁴

On the eve of independence in 1921-2 the old age pension entailed an annual transfer of about £4 million across the Irish Sea, three-quarters of it to what would become the Irish Free State. Financing the pension would be no fun for the fledgling Free State. The difficulty had been anticipated in the debate about the economics of home rule in the 1910s. In *Home Rule Finance* nationalist Tom Kettle tried to have it both ways. On the one hand he argued that the pension was the cost of the partial liquidation of the economic decay and the human wretchedness induced by the Union and therefore could not be considered a purely domestic charge on Ireland. On the other he held that Ireland's financial prospects were much too bright for her to be embarrassed by her commitment to relieve destitute old age. Eventually, claimed Kettle, the burden would fall as claimants were replaced by the survivors of a reduced and declining population.⁴⁵

The reality would not be so simple. As early as May 1922, only a few months after the formation of the provisional pro-Treaty government headed by Michael Collins, there were signs of nerves about the fiscal burden imposed by the pension. In a memo to the Department of Finance the Minister for Local Government argued that the burden of the pension was excessive, particularly when cognisance [was] taken of the limited funds available to meet distress in several parts of Ireland. Nor, claimed the Minister, did the pension always target the most needy. He suggested an urgent examination of the matter; Finance's reply was that it would not be opportune at this stage to revise the Pension Scheme. However, some months later a senior Finance official, Joseph Brennan, counseled

against opening the discussion about revising the pension allowances at too small a cut, and recommended two shillings as reasonable since the cost of living was 120% above pre-war *and still rising* when the 10/- rate was fixed.⁴⁶ The fiscal poachers were becoming strict gamekeepers.

The issue was put on ice during the civil war, but on 2 November 1923, in the course of a Dáil statement about fiscal retrenchment, finance minister Ernest Blythe promised a reduction of a shilling a week in the pension. The context -- part of the preparation for launching the first national loan -- is relevant. The cut came in 1924. In the meantime regulations surrounding the pension were tightened up, and spending on the old age pension in 1923/4 was about £100,000 less than estimated. This was in part due the reinvestigation of old pensions with consequential reduction or disqualification.⁴⁷

In the wake of the civil war the best defense of the cuts seemed to be the economic damage inflicted on the new state by its republican opponents.⁴⁸ The huge outlays on the army in 1922/3 and 1923/4 (£7.5 million and £10.6 million) and on compensation for property losses (£1.2 million and £4.6 million) were mainly civil war related. Spending under these headings declined thereafter, but the fiscal burden facing the state continued high by the standards of the time. Not only did the pension absorb a big slice of government revenue, but both expenditure and revenue in the new Ireland were very high by contemporary European standards.⁴⁹ In only one country out of the sixteen listed in Table 11 -- Belgium, still holding out for German war reparations -- did both spending and taxation ratios exceed the Irish Free State's. Two caveats: first, expenditure in the Irish Free State in 1923 and 1924 was bloated by non-recurring civil war-related items; second, there is an anachronistic aspect to these comparisons, since the national accounts data that underpin them were not available at the time.

It also bears noting that the old age pension accounted for the bulk of what would today be deemed welfare spending in the Irish Free State. At £3.3 million in 1922/3 it dwarfed the outlays on relief schemes (£340,000), national health insurance (£317,000), unemployment insurance (£284,000), and hospitals and infirmaries (£17,000), and cost

almost as much as the total outlay on education (£4.2 million). The pension was truly in a class of its own; the next radical step in welfare provision in Ireland, children's allowances, would absorb only four per cent of exchequer receipts when introduced in 1944.⁵⁰

TABLE 11: TAXATION AND PUBLIC SPENDING IN THE MID-1920S

COUNTRY	YEAR	G/GDP(%)	T/GDP(%)	0.5(G+T)/GDP (%)
Belgium	1924	31.5	25.9	28.7
IRELAND	1923-4	26.7 [2]	21.7 [2]	24.2 [2]
	1924-5	19.3 [5]	18.6 [3]	19.0 [3]
Bulgaria	1924	22.4	15.6	19.0
Hungary	1925	20.2	--	
Greece	1928	19.7	20.5	20.1
Italy	1923-4	17.4	14.1	15.8
Spain	1923-4	17.2	11.9	14.6
UK	1923-4	16.3	17.8	17.1
Austria	1924	14.7	9.0	11.9
NL	1923-4	14.3	9.6	12.0
France	1923-4	11.5	8.0	9.8
Sweden	1923-4	10.2	8.0	9.1
Norway	1923-4	9.9	6.0	8.0
Switzerland	1923-4	9.2	6.7	8.0
Germany	1925	8.4	7.0	7.7
Denmark	1923-4	6.8	6.7	6.8

Source: derived from Mitchell (1975); *Statistical Abstract 1931*, 126-7; Irish rankings in square brackets. Assumed Irish GDP: £145 million.

The numbers help explain Blythe's insistence that a commitment to an economy that did not include a cut in the old age pension would lack credibility. His claim that the fall in the cost of living justified a cut in the pension carries less conviction. The cost-of-living index had risen from 100 in July 1914 to 185 in June 1922, but had fallen back to only 183 by July 1924.⁵¹

Blythe cut the maximum weekly rate from 10s. to 9s., but spared pensioners aged eighty years and over the cut. He also amended the means qualifications. Now the full rate of 9s. would be paid only to those persons whose other means did not exceed 7s. per week (against 10s. previously). The new sliding scale reduced the pension by a shilling for each

added shilling of other income, and no pension would be paid to those whose other means exceed 15s. (as against 19s. previously). Blythe's one genuflection towards populism was the exemption, at the behest of Mayo T.D.s, of smallholders with a valuation of less than £10 from the means test. Moreover, the new act also sought to make qualifying more difficult for those who divested themselves of property in order to get the pension.⁵² Blythe's overall target was a saving of about £0.5 million (or about fifteen per cent) per annum. The outcome was a reduction in the number of old age pensioners of five per cent between 1924 and 1925, and cuts in the allowances of most of those still in receipt of their pensions (see appendix table A6). Before the Blythe cuts nearly everybody (92.5 per cent) qualified for the top rate; a year later only seventy-seven per cent did so. The fiscal dividend was a reduction in spending from £3.2 million in 1924 to £2.8 million in 1925 and £2.5 million in 1927.

These changes almost certainly hit the poor most. Critics from the left juxtaposed the cut in the pension, on the one hand, and the reductions in the supertax rate on incomes over £30,000 from 30 per cent to 22.5 per cent and in death duties on larger estates, on the other. These concessions to the super-rich were mainly symbolic -- indeed, Blythe hoped that his lower rates would increase the revenue generated. But the reduction in income tax from 25 per cent in 1924 to 15 per cent in 1926 confirms the regressive direction of Cumann na nGaedheal fiscal policy.⁵³

In the course of a debate on Blythe's proposals writer and senator Oliver St. John Gogarty dismissed the pension as 'the vote-catching device of an English politician'. Most people would long remember Blythe's measures as the vote-losing device of an Irish politician. Significantly, even within Cumann na nGaedheal there was also a strong feeling against Blythe's cuts.⁵⁴ This is well captured in a series of letters between party secretary Séamus Hughes and Blythe in September 1924. Claiming to have met or corresponded with at least a thousand who attack the measure without reserve, Hughes argued on behalf of the party's executive that, given the prevailing poverty, the bad season, and the coming by-elections, Blythe should have first targeted fraudulent claims before revising the existing payments. Hughes also relayed the request that more generous considerations should be given to the views of local pensions committees in cases of appeal, and concluded with the

reflection that in passing the Old Age Pensions Act the government seemed to have had carried with it the votes, but not the convictions, of its own party. Blythe's reply was typically dismissive, pointing to the state of the public finances, and accusing Hughes of reflecting the state of mind which is responsible for a good deal of harm in the country. The party and its branches should be arguing the reasons for this measure and reconciling the people to it, not join[ing] the ignorant and irresponsible chorus of criticism.⁵⁵

Less than two months after the close of this correspondence, the government contested five bye-elections against the anti-Treaty Republican opposition. Hughes was selected as his party's last-minute choice in Dublin South, where he lost to a youthful Seán Lemass. The government's candidate in Mayo North, also hastily chosen but whose nomination papers were signed by the local Catholic bishop, also lost.⁵⁶ Its other three candidates won, despite big increases in the Republican vote (Table 12). Poor organisation on the part of Cumann na nGaedheal and voter apathy were factors, but so was resentment at tampering with the old age pensioners.⁵⁷

TABLE 12: *Republican Percentage of the Vote:
27 August 1923 and 18-20 November 1924*

<i>Constituency</i>	<i>1923</i>	<i>1924</i>
Cork East	23.5	41.2
Dublin City South	21.1	51.4
Mayo North	39.8	51.5
Cork Borough	19.8	30.9
Donegal	17.9	42.4

Source: Walker, *Irish Parliamentary Elections*, 108-16

Less than four years later Blythe quietly restored the cuts made in 1924. Whether this was a response to opposition pressure, or something he had planned to do as soon as the state of public finances permitted, remains unclear.⁵⁸ But it is the cuts themselves that were remembered. The damage done to Cumann na nGaedheal was probably out of all proportion to the savings involved. The cuts were as much the product of political

inexperience as of fiscal necessity. Their lasting unpopularity may help explain why such transparent cuts in welfare were few in the history of twentieth-century Europe. Though relative reductions in welfare spending might work (e.g. by allowing welfare payments to fall behind inflation or as a share of GDP), nominal spending levels were subject to ratchet effects. Will such considerations influence the shape and the likelihood of the cuts in social security now being mooted throughout the developed world?

4. *THE PARTY POLITICS OF THE PENSION:*

Possibly no aspect of Fianna Fáil's programme better explains the breadth and solidity of the party's popular support than the social-welfare reforms which it introduced when first in office.

Richard Dunphy, *The Making of Fianna Fáil*, 177.

Much has been written about the party politics of the Irish Free State. How a subset of the losers in the civil war of 1922-3 could so quickly regroup, re-invent themselves, and achieve power through the ballot-box in less than a decade, is a central theme. Did they simply re-model themselves as socio-economic radicals and democrats, or were the rejectionists of 1922-3 more left-wing on economic issues from the start? Fianna Fáil's approach to the pension issue before and after achieving power in March 1932 certainly reflected a genuine difference in socio-economic outlook between them and Cumann na nGaedheal. It is also true that Fianna Fáil were more professionally organised and hungrier for votes. Cumann na nGaedheal did not lose votes between 1923 and 1932, but it failed to extend its appeal to the supporters of other, smaller parties and independent deputies, as Fianna Fáil did so successfully. Indeed, Fianna Fáil's stance on the pension and on social policy generally in the 1930s helps explain the weakness of social democracy or labourism in Ireland.⁵⁹

The pension became somewhat of a defining issue between Fianna Fáil and Cumann na nGaedheal. In November 1929 Fianna Fáil introduced, through three of their deputies, a

bill aimed at removing the clause in the 1908 Act under which maintenance by relatives or others was taken into account in calculating the means of a claimant. Blythe's experts in the Department of Finance estimated the cost of the change at £0.3 million and opposed a second reading on that basis. Fianna Fáil's bill united the opposition and on 27 March 1930 the Government was surprisingly outvoted by a narrow margin (66 votes to 64). The debate itself was a dull affair -- an *Irish Times* reporter spotted several deputies dozing in a sparsely-filled house -- with very few government deputies participating. Blythe tried to strike a caring note, divulging (without elaboration) how for some time past the old age pension code ha[d] been more sympathetically administered than previously, and that a greater attempt ha[d] been made to give applicants the benefit of the doubt where that was possible, and making the plausible point that adding a shilling to the 10s. already received by those receiving the full benefit would target the truly destitute better than relaxing the means test.⁶⁰

The defeat was not a serious blow for the government which was back in business within a few days,⁶¹ but it symbolised an attitude that would cost it dear in two years time. Even the usually pro-Cumann na nGaedheal *Evening Herald* found the government's position rather extraordinary and, for themselves, unfortunate, noting that the recent Shannon hydroelectric scheme had cost £5 million of public money, but that shortage of funds had not been a consideration in that instance. The *Herald* could not understand the sudden desire for economy at the expense of helpless people.⁶² Content with its moral victory, Fianna Fáil let the bill drop. In June 1931, though, through Dr. Conn Ward it introduced another private member's motion on the pension, disapproving of the Department of Local Government's refusal to allow deputies make oral representations to the responsible officials on behalf of constituents refused the pension. This time the government won the vote.⁶³

Claims that the old age pension was not safe with Cumann na nGaedheal featured prominently in Fianna Fáil's electoral campaigns in 1932 and 1933. A sure measure of the pension's significance is that a draft of the 1929 bill, marginally amended, was presented to the new cabinet by the Minister for Local Government and Public Health, Seán T. O'Kelly, at its first meeting in April 1932. The increasing prominence of Local Government in the new

administration is also significant. Conn Ward, who became O Kelly's junior minister, removed the bar on deputies making representations in the same month.⁶⁴

The fate of the bill epitomises the more radical character of the young Fianna Fáil. Seán McEntee, the new Minister for Finance, soon fell under the spell of his civil servants, but his claim that the bill would cost £0.9 million a year, not the £0.25 million mooted by Local Government⁶⁵, cut little ice with his cabinet colleagues. Conn Ward, widely regarded as the special advocate of the old age pensioners, hoped that the section enabling farmers to assign their farms and so allow their sons to settle down before they become old men will be largely availed of, adding that if that section proved popular, I do not believe £300,000 a year will meet the cost of the bill and I hope it will not.⁶⁶ The bill received the Royal Assent from the Governor General in early August 1932.

The friction between McEntee and Local Government was just one example of the struggle between Finance and the spending departments throughout the 1930s. A Finance memo circulated in June 1933 noted that while the 1932 Act had virtually removed the means test, Section 4(3) of the 1908 Act had not been repealed. That section stipulated that those who deprived themselves of means in order to qualify for the pension should have such means included in assessing their claims. Finance believed there was ample evidence that since the passage of the 1932 Act property transfers were being openly effected in order to qualify for the pension in the belief that Local Government would take a lenient attitude in the event of an appeal. Local Government, on the other hand, encouraged such transfers. Conn Ward went on record stating that due weight would be given... to any evidence submitted to him that any such assignment was made bona fide by the assignor, in consequence of advancing age or infirmity, for the purpose of securing the better working or management of the farm, or the purpose of making a family settlement. Furthermore, in an instruction issued to the officials who decided appeals Ward stated that the Minister is, in fact, disposed to give favourable consideration to the question of accepting assignments if it is clear that they are not frivolous in nature. For Finance, however, the issue was clear cut: the well-known habits of the people of this country created a presumption against any elderly farmer handing over property other than with the aim of getting the pension. Thus

the onus of rebutting that presumption should always rest on the claimant. Finance complained that Ward had consulted neither himself nor the Revenue Commissioners before making his mind up, and that -- inevitably -- a departure from strict interpretation of the law [would], if allowed, have a serious effect on the Exchequer .⁶⁷

The 1933 Finance memo revealed that on the eve of Fianna Fáil's victory just over one appeal in five on questions relating to means was decided in favour of the claimants. A year later nearly all such appeals were so decided. Finance also bristled at the treatment of appeals relating to age. The Act of 1932 had made no change to the law in that respect, but still the proportion of appeals decided in favour of claimants rose from half to three-quarters or more of the cases submitted. Since, Finance reasoned, appeals were lodged only when pensions officers were not reasonably satisfied that the claimants had reached the statutory age, one might have expected most appeals to be decided in favour of the pensions officer, whereas the opposite was the case. Finance therefore called for a fair and impartial administration of the existing law to prevent the cost of pensions from getting out of control. Unless Local Government discontinued their present illegal method of deciding cases, the vast bulk of the eleven thousand appeals outstanding would be decided in favour of the claimants. Continuing along that path would rapidly increase the annual outlay on pensions to £3.75 million, a rise of a £1 million since the passage of the Act, half of which would be due to the lax administration of the Act. It recommended the urgency of requiring Local Government to revert to the normal practice as regard interpreting Section 4(3) of the 1908 Act. This would mean reversing Ward's instructions, and finding for a new way of assessing means. If Local Government's policy was to continue, the Attorney General has advised that legislation will be necessary .⁶⁸

McEntee continued to pester the cabinet with memos about the pension, pleading that Local Government's interpretation of the law was creating a most alarming increase in the present and future cost of the service. On 25 May 1934 it was decided that the two departments and the revenue commissioners should sort out the issue between them and report back on how best to control pension spending. Doubtless due to the continuing tension between Finance and Local Government, no such report ensued. In what seems like

a further snub to Finance, the government then instructed Local Government in May 1935 to carry out a review itself and produce such saving as would result from a review by an inter-Departmental committee of existing awards. That sum was set at £100,000. This must have seemed like a victory for the populists in Local Government, but in the event there was some pruning. Still, by December 1936 McEntee was again complaining about laxity in the administration of the Acts has again made its appearance.⁶⁹

Though the outlay on the old age pension rose significantly in the early years of Fianna Fáil power, the rise was responsible for only a small share of the increase in aggregate public spending. Other Fianna Fáil projects, such as land reform, housing, and export bounties, bulked much larger.⁷⁰ After 1932 opposition fire would be repeatedly directed at overall spending levels. Although the pension would continue to be a significant item in public spending for many years to come -- non-contributory pensions would still account for 9.7 per cent of current expenditure in 1950 and 5.5 per cent in 1965/6 -- by the late 1930s it had ceased to be a hot political issue. The virtual disappearance under Fianna Fáil of parliamentary questions about individual claims reflects the change. Under Cumann na nGaedheal (1922-32) over three hundred such questions had been put, usually met with routine rejections from government spokesmen; under Fianna Fáil they were rare by the mid-1930s. 1933 (thirty-seven parliamentary questions) is an exception to this, but many of that year's questions concerned delays in processing applications, and the replies were usually⁷¹ sympathetic to the claimant.

5. CONCLUSION:

When Sir Henry Robinson, long-serving head of the Irish Local Government Board, dubbed the old age pension the greatest blessing of all, he was not far wrong.⁷² No other welfare measure in twentieth century Ireland would match it. Ironically, the measure was not framed with Ireland in mind. Indeed the history of the old age pension in Ireland was one of unintended consequences.⁷³ First, the pension was the outcome of a long political debate in Britain, introduced (in the words of one Irish rural sociologist) to alleviate the miseries of old age amongst the industrial workers of England. Yet its consequences would prove far most

dramatic in the very different setting of rural Ireland. Second, the pension would prove a fiscal nightmare both for the Liberal administration which introduced it and, in the 1920s, for the first Free State administration which had to live with it. That administration's handling of the pension issue presaged its ultimate downfall in 1932. Third, meant to exclude freeloading malingerers, in Ireland the pension attracted thousands of fraudsters of a different and unexpected kind. Finally, though intended at first to exclude those whose lack of character and foresight had left them dependent on the poor law, the pension would end up by relieving thousands of the indignities of poor relief. So the pension deserves more attention than it has got in the literature.

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TABLE A.1: COHORT SURVIVAL: MEN AND WOMEN
AGED 45-74 IN THE CENSUS 1861-1911

<i>Age Cohort</i>	<i>Males</i>		<i>Females</i>	
	<i>1861</i>	<i>1871</i>	<i>1861</i>	<i>1871</i>
45-54(1861)	261,889	204,719	285,639	220,167
55-64(1861)	204,801	111,823	224,155	112,968
65-74(1861)	87,228	39,110	96,893	44,346
45-74(1861)	553,918	355,652	606,687	377,481
	<i>1871</i>	<i>1881</i>	<i>1871</i>	<i>1881</i>
45-54(1871)	224,532	171,818	252,265	192,302
55-64(1871)	204,719	105,962	220,167	107,609
65-74(1871)	111,823	46,839	112,968	46,836
45-74(1871)	541,074	324,619	585,400	346,747
	<i>1881</i>	<i>1891</i>	<i>1881</i>	<i>1891</i>
45-54(1881)	213,639	163,081	229,416	171,060
55-64(1881)	171,818	92,462	192,302	98,747
65-74(1881)	105,962	44,120	107,609	46,088
45-74(1881)	491,419	299,663	529,327	315,895
	<i>1891</i>	<i>1901</i>	<i>1891</i>	<i>1901</i>
45-54(1891)	217,927	169,192	240,696	182,015
55-64(1891)	163,081	96,301	171,060	94,637
65-74(1891)	92,462	38,074	98,747	39,739
45-74(1891)	473,470	303,567	510,503	316,391
	<i>1901</i>	<i>1911</i>	<i>1901</i>	<i>1911</i>
45-54(1901)	194,474	137,710	218,987	144,771
55-64(1901)	169,192	143,989	182,015	170,219
65-74(1901)	96,301	52,593	94,637	57,823
45-74(1901)	459,967	334,652	495,639	372,813

TABLE A2: NUMBER OF PENSIONS PAYABLE ON THE LAST FRIDAY OF MARCH

Country	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919
England	369037	414108	575789	602441	626753	642161	648868	647109	629787	630909	618845
Wales	24663	27381	38084	40483	41890	42474	42537	42001	40606	40800	39973
Scotland	70294	76889	91805	94319	96239	97294	96895	95277	91656	90500	87681
Ireland	183500	180974	201783	205317	203036	202202	198930	193725	185731	180868	173699
Total	647494	699352	907160	942160	967928	984131	987238	978112	947780	943007	920198
Irish (%)	28.3	25.9	22.2	22.6	21.0	20.5	20.2	19.8	19.6	19.2	18.9

TABLE A3: PROI SEARCHES BY COUNTY, 1910-1922

Antrim	2,187	Kildare	156	Roscommon	1,052
Armagh	1,109	Kilkenny	228	Sligo	954
Carlow	84	Kings	359	Tipperary	366
Cavan	1,227	Leitrim	580	Tyrone	1,393
Clare	1,084	Limerick	688	Waterford	294
Cork	1,298	Longford	342	Westmeath	232
Donegal	1,830	Londonderry	1,095	Wexford	502
Down	1,956	Louth	354	Wicklow	134
Dublin	374	Mayo	2,954		
Fermanagh	879	Meath	360	Total	29,087
Galway	2,655	Monaghan	866		
Kerry	1,360	Queens	135		

Source: NAI, Cen/S/1-32.

TABLE A4: WORKHOUSE INMATES 1904-1914

<i>Date</i>	<i>Infirmaries</i>	<i>Aged/Infim</i>	<i>Cb<15</i>	<i>M/Cb</i>	<i>Lunatics/etc</i>	<i>Other</i>	<i>Total</i>
02/04/04	15663	13984	5905	801	2892	4699	43944
01/10/04	14055	12847	5244	727	2815	4165	39853
08/04/05	15307	14064	5779	773	2816	4961	43700
07/10/05	13294	13576	5638	694	2711	4588	41131
07/04/06	15426	14512	6039	734	2735	5006	44452
06/10/06	13785	13731	5507	689	2712	4378	40802
06/04/07	15033	14479	5727	714	2687	4774	43414
05/10/07	13753	13678	5468	676	2649	4373	40597
04/04/08	15792	15299	5891	779	2487	5040	45288
03/10/08	13912	14281	5492	701	2443	4466	41295
03/04/09	15474	14307	5434	772	2468	5083	43538
02/10/09	13710	12650	5016	649	2422	4135	38582
02/04/10	15084	13042	5196	690	2364	4588	40964
01/10/10	13665	12036	4920	633	2308	3775	37337
01/04/11	14815	11051	5220	671	2229	4331	38317
07/10/11	13454	10102	4870	624	2297	4095	35442
06/04/12	14356	10668	5050	636	2304	4387	37401
05/10/12	13307	9808	4575	588	2213	3744	34235
05/04/13	14915	10139	4809	608	2131	3971	36573
04/10/13	13132	9304	4229	515	2098	3424	32697
04/04/14	14803	9854	4509	564	2114	3772	35636
03/10/14	12984	8928	4125	487	2050	3191	31765
% change							
04/08-04/14	-6.3	-35.6	-23.5	-27.6	-15.0	-25.2	-21.3

Note: *M/cb* = woman admitted in order to give birth

TABLE A5: VARIABLES USED IN TABLES 6 AND 7
(mean values in parentheses)

<i>OAPPROP</i> (1.14):	pensions in force 1912 per thousand 1901 population aged 70 and over [HC 1912 vol. XLI, Returns of the old age pensions in Ireland [3.], 247.
<i>OVER70</i> (4.52):	percentage aged over 70 in 1901
<i>PCILLIT</i> (23.53):	percent illiterate aged 40 and above
<i>VALPOP</i> (£4.246):	poor law valuation per head per head in 1901
<i>MISREP</i> (0.652)	proportionate increase in the percentage over seventy years between 1901 and 1911
<i>URBAN</i>	dummy variable set at one for counties Dublin, Cork, Antrim, Londonderry, Limerick, Waterford
<i>PCCATH</i> (80.89)	percent Catholic in 1911
<i>AGROCC</i> (53.58)	percentage in agricultural occupations in 1911 (defined as percentage share of occupational Class I in the sum of Classes I to V).

TABLE A6: Number of pensions payable end March

<i>Per week</i>	<i>1924</i>	<i>1925</i>
10s.	112,439	29,693
9s.	-	59,609
8s.	3,755	7,759
7s.	-	4,062
6s.	4,121	6,899
5s.	-	1,927
4s.	2,035	2,250
3s.	-	1,660
2s.	432	1,323
1s.	63	635
Total	122,845	115,817

Source: *Statistical Abstract 1931*, 102. Blind pensions represented 2-3 per cent of these numbers.

TABLE A7: EXPENDITURE ON THE OLD AGE PENSION, 1932-6

<i>Qr</i>	<i>No.pensions</i>	<i>Cost per annum (£m.)</i>
1932.1	113,619	2.66
1932.2	113,835	2.67
1932.3	115,771	2.74
1932.4	120,246	2.92
1933.1	122,065	2.99
1933.2	124,849	3.07
1933.3	127,616	3.15
1933.4	129,619	3.21
1934.1	131,061	3.25
1934.2	132,856	3.29
1934.3	134,320	3.33
1934.4	135,439	3.36
1935.1	135,902	3.37
1935.2	136,426	3.38
1935.3	136,860	3.39
1935.4	137,032	3.40
1936.1	135,884	3.37
1936.2	136,430	3.38
1936.3	137,401	3.40

Source: NAI, D/T S9431

END NOTES

1. Earlier versions of this paper were presented to seminars in Cambridge and Queen's University, Belfast. My thanks to participants and to Kevin Denny, David Fitzpatrick, Tom Garvin, Kevin O'Rourke, and Brendan Walsh for comments.
2. Disney, Crisis in public pension programmes; OECD, *Managing Prosperity*; Lee and Skinner, Will aging baby boomers?; Roseveare *et al.*, Ageing populations.
3. Dani Rodrik, Why do more open economies?
4. For a survey of the relevant literature see Persson and Tabellini, Political economics, 16-26. For a modern perspective on the implications of economic progress for intergenerational transfers within the family see Old, down and out in South Korea, *The Economist*, December 1999.
5. Williams, The development of old age pensions policy; Wilson and Mackay, *Old Age Pensions*; Thane, Non-contributory versus insurance pensions; Harris, *William Beveridge*, 99-101; Sires, Beginnings of British legislation; Grigg, *Lloyd George*, 159-62; Thane, *Foundations of the Welfare State*, 55-77; Murray, *The People's Budget*, 126-7.
6. *Home Rule in the Making* (London, King: 1913), vol. 2, 353.

7. In 1910 38,495 pensions were revoked in Ireland, against 29,217 in the rest of the United Kingdom.

8. *Hansard*, 1909, vol. 4, par. 2044; *Annual Register 1909*, 30-1.

9. *Irish Times*, 2 January 1909; *Freeman's Journal*, 2 January 1909; *Clare Journal*, 4 January 1909; *Kildare Observer*, 2 January 1909; *Kerryman*, / January 1909; *Ballymoney Free Press*, 7 January 1909; *Dublin Evening Mail*, 1 January 1909; *Waterford Chronicle*, 2 January 1909.

10. Guinnane, *The poor law*, 273-4.; Congested Districts Board for Ireland, *Baseline Reports (1892-6)*. The budgets usually refer to households of six people. In some cases they are very detailed, in others informed guesswork. Thanks to Tim O'Neill for allowing me the use of his copy of this rare document.

11. Fitzpatrick, *Disappearance*, 90; Bielenberg, *Locke's Distillery*, 58; Hunt, *Industrialization and regional inequality*, 965-6; HC 1908 vol XXX [4347], *Thirty-seventh report of the Local Government Board*, app. III, Nos. 26 and 38 (aggregate data for England and Wales); HC 1909 vol. XLIII, *Royal Commission on the Poor Law and relief of distress*, vol. xvii, pp. 176-7 (data on two Suffolk villages). Spending on outdoor relief in the year ending 31st September 1908 was £212,016, while average daily number relieved in the year ending 31st March 1909 was 59,036 (*Report of the Local Government Board, Ireland, for the Year ending 31st March 1909.*, pp. 230, 267).

12. D.L. Armstrong, *An Economic History of Agriculture in Northern Ireland 1850-1900* (Oxford, Plunkett Foundation for Cooperative Studies, 1989), 242-4; Joanna Burke, *Husbandry to Housewifery* (Oxford, 1993), 123; *Reports of the Fiscal Inquiry Committee* (Dublin, 1926), Appendix A; *Statistical Abstract*.

13. Compare A. Birrell, *Things Past Redress* (London, 1937), 210-11; *Annual Register 1909* (London, 1910), 31, 113; Brenda Collins, *The Edwardian city*, in J.C. Beckett *et al.*, *Belfast: The Making of the City* (Belfast, 1983), 175; Tomás de Bhaldraithe (ed.), *Seanchas Thomáis Laighléis* (Dublin, 1977), 61. A story in *Ireland's Own* (22 August 1953, p. 13) about an old man about to receive the pension remarked that there weren't as many preparations made for a coronation. See too the reminiscences of a pensions officer after the change of Government in *Ireland's Own*, 9 April 1955, p. 8.

14. Miron and Weil, *The genesis and evolution of social security*, 299; *Historical Statistics of the United States* (Washington, 1960), 140.

15. National Archives of Ireland (NAI), FIN 1 30/23.

16. See, however, Carney, *A case study in social policy*; Guinnane, *The impact of the 1908 Old Age Pensions Act*; Guinnane, *The poor law*.

17. Derived from Dunraven, *The Finances of Ireland* (London, 1912), 127, citing C.H. Oldham, *The Public Finances of Ireland*, 15-16, who put Ireland's true tax revenue at £8,657,000. Spending on the old age pension in Ireland in 1910-11 was £2,408,000.

18. John M. Feehan, *The Secret Places of West Cork* (Cork, Royal Carbery Books, 1990), p. 114 (no reference to the original source given). C.f. Tomás de Bhaldraithe, *Seanchas Thomáis Laighléis* (Dublin, 1977), 61 (my translation):

I sense that it was the hardship they endured that left many of them looking so old. The

Night of the Big Wind was the reference point for most of them. There were many whose birth or baptism date was not in the priest's book, but he could reckon their age pretty well from the Night of the Wind. Were it not for the clear memory some of them had of others' ages, they would have not been able to get it [the pension] at all.

19. Robinson, *Further Memories*, 157-60. See too Robinson, *Memories Wise and Otherwise*, 208-9; Lee, Irish agriculture; Ó Gráda, Did Catholics; Budd and Guinnane, Intentional age-misreporting. The numbers aged 70 and over in the censuses of England and Wales, Scotland, and Ireland between 1871 and 1911 were as follows (in 1000s):

	<i>E&W</i>	<i>Scotland</i>	<i>Ireland</i>
1871	633.6	106.4	223.4
1881	686.2	113.2	221.5
1891	800.5	123.9	212.0
1901	888.1	129.7	187.3
1911	1071.8	152.9	294.9.

20. Tom Kettle in *Hansard*, 1909, vol. 4, col. 2031; *The Leader*, 30 Oct 1909; *Debates on Irish Affairs 1912*, vol. 3 (London, 1912), col. 6.

21. Between 24 June and 13 December 1912 thirty different Irish members, nearly all nationalist, raised queries on behalf of over sixty claimants (estimated from *Debates on Irish Affairs 1912*, vols. 2 and 3 (London, 1913)).

22. The number of searches by county is given in appendix table A3. Searches were most numerous in the west, with Mayo alone accounting for one search in ten. Leinster, by contrast, accounted for barely one-tenth of the total (3,260 out of 29,087). This over-representation of the west is hardly surprising, given the lower survival rate of parish registers and the greater demand for pensions there. However, the east Ulster counties of Armagh (1,109 searches), Down (1,956), and Tyrone (1,393) were also heavy users of the search service. Nine-county Ulster accounted for 12,542 searches, Munster 5,090, Connacht 8,195. The failure rate varied considerably across counties; 30% in Meath, 21% in Kerry, 7% in Antrim, 37% in Clare, 31% in Down. Most of the searches were carried out between 1917 and 1921.

23. NAI, Cen/S/6/14; Cen/S/6/17; Cen/S/12/619.

24. *Hansard*, 1910, vol. 15, cols. 698-99.

25. *1911 Census General Report*, xxv.

26. In both England and Wales and in Scotland, where there was no incentive to misreport ages, the number of septuagenarians rose by a fifth between 1901 and 1911. We may assume some reluctance also on the part of those in the 65-74 year cohort in Ireland to reveal their true ages before 1911.

27. The census forms for 1861 and 1871 had been destroyed, and what remained had gone up in flames in the Four Courts in 1922 (NAI, Cens/S/12/610).

28. W. Moore, *Hansard*, 1909, vol. 4, para. 2049; Kettle, *Home Rule Finance*; Ó Gráda, Did Ulster Catholics, 86.

29. *Inquiry into the Nature and Causes of the Wealth of Nations* (Oxford, 1976), 825.
30. *Hansard* (18 Nov 1908), vol. 196, cols. 1206-7; *Hansard* (1909), vol. 4, cols. 2027, 2082; *Hansard* (1909), vol. 6, col. 457; BPP, 1919: Q8957, Q. 8974. See too Carney, a case study in social policy, 498-9.
31. LGB *Annual Report 1912-3*, pp. x-xi.
32. *Connacht Telegraph*, 14 June 1924.
33. In the year ending 31 March 1925 pensions officers recommended 5,442 claimants, while committees allowed 16,224 claims, or 10,782 not recommended by pensions officers. The pensions officers lodged 6,733 appeals against these claims, of which the Department allowed only 27 per cent on appeal. In the previous year (1923/4) it had allowed only fifteen per cent of the cases submitted for scrutiny by pensions officers. See Saorstát Éireann, *Report of Old Age Pension Committee of Enquiry*, 9-10.
34. *PDDÉ*, vol. 22 (15 March 1928), 1348-9.
35. Guinnane, *The Poor Law*, 274-80; Guinnane, *The Vanishing Irish*, 160-62; Pat Thane, *The Origins of British Social Policy*.
36. T.C. Murray, *Spring and Other Plays* (Dublin, 1917), 42; J. Campbell, *Irishry* (Dublin, 1913). For a later literary reference to the pension (for which thanks to Melanie McDonagh) see Honor Tracy, *The Straight and Narrow Path* (London, 1956), 147-9.
37. Guinnane, *The Poor Law*, 285.
38. According to Paddy Vaughan (in the *The Last Forge at Lismore* (Dublin, 1994), 72) Lismore workhouse was a place of last resort, and to die in the workhouse was a fate which was feared by all, to such an extent that when the infirmary building was later used as a district hospital... people of the last generation were fearful of dying there .
39. LGB Report 1907/8, p. xxi. The style suggests the pen of Sir Henry Robinson himself.
40. The workhouse hospitals were originally intended for sick inmates, but gradually became public infirmaries for their catchment areas. See Mary E. Daly, *Dublin: the Deposed Capital* (Cork 1984), 90.
41. Guinnane, *The poor law*, 280. On attitudes to the workhouse see Irish Folklore Commission Archive (UCD), vol. (1436/93, 96 (Corbally, Clare); vol. 1405/238 (Trim, Meath); vol. 1221/73 (Gortin/Omagh, Armagh).
42. Guinnane, *The poor law*, Table 5. Lismore workhouse held 169 inmates of whom 37 were aged 70 or over. A decade later the numbers were 129 and 38, respectively. Twenty of the thirty-eight inmates on 2 April 1911 had never married (NAI, Census 1901 64/32/14; Census 1911 64/32/14).
43. In the half-year ending 30 September 1911 nearly all those applying for outdoor relief on the grounds of old age or debility in the union of Lismore were aged 67 or 68 years (NA BG111/EB1 Outdoor relief application and report book).

44. Cited in B. Williams (ed.), *Home Rule Problems* (London: King, 1911), 183.
45. Thomas Kettle, *Home Rule Finance: An Experiment in Justice* (Maunsel, 1911), 33-5. The population aged over seventy had fallen from 223,385 in 1871 and 221,514 in 1881, to 212,019 in 1891 and 187,315 in 1901, only to rebound to 295,027 in 1911.
46. NAI, FIN1 30/10 [Minute from the Minister of Local Government to the Minister of Finance, 1922].
47. *PDDÉ*, vol. 6, para. 1640. See too Carney, A case study in social policy, 500-3.
48. E.g. Blythe in Dáil Éireann, 2 November 1923; Michael Tierney in *CT*, 15 Oct 1924.
49. For sympathetic accounts of Blythe's fiscal predicament see Stephen Gwynn, *The Irish Free State*; James Meenan, *The Irish Economy*; Fanning, *Department of Finance*.
50. Cousins, Children's allowances.
51. *Statistical Abstract 1931*, 166.
52. However, [t]he result of the amendment obtained by the Mayo deputies is that small farmers in future can sign over their holdings as in the past, and thus enable them to claim a pension (*Connacht Telegraph*, 29 March 1924).
53. *PDDÉ*, vol. 7 (25 April 1924), 48; Lee, *Ireland 1912-1985*, 109. Blythe noted that if the changes in the supertax rate induced even one millionaire to settle in Ireland, the advantage to the public purse would be substantial.
- Since the pension presumably still targeted the poor for the most part, Blythe's measures must have increased inequality. Regressing the ratio of pensions to population in 1926 on two proxies for the standard of living, the number of cars per head, the percentage of families living more than two persons per room, and a dummy for cities across the counties and county boroughs produces the following result:
- $$\begin{aligned}
 \text{PENSPOP} = & 0.034 - 0.561\text{CARSPOP} + 0.00064\text{HOUSING} - 0.0245\text{URBAN} \\
 & (5.95) \quad (-3.24) \quad (3.14) \quad (-5.33)
 \end{aligned}$$
- $$\text{RSQ} = 0.667; \text{N} = 30$$
- The outcome refers to areas, presumably carried over to people. The associated elasticities, evaluated at the mean values of the variables, are -0.16 for *CARSPOP* and 0.4 for *HOUSING*.
54. In 1932 Mr. T. Murphy of the Labour Party would denounce the 1924 Act as the biggest blot on the legislation in this House since it was set up (*PDDÉ*, vol. 42 (1932), col. 45). See too Parliamentary Debates Seanad Éireann, vol. 3 May 1924, paras. 4-11; Blythe Papers University College Dublin Archives (UCDA), P24; Lee, *Ireland*, 125-6.
55. UCDA, P24/453(6), (17 September- 8 October 1924). Ó hAodha also rejected the implication from Blythe that he was purporting to represent the Coiste Gnótha in his letters.
56. According to Hughes the party's organiser in Mayo North had fled the constituency during the campaign in order to escape those constantly assailing him about the pension.

57. *Irish Times*, 20 November 1924; *Connacht Telegraph*, 22 November 1924; Regan, *Irish Counter-revolution*, 222-3, 226.

58. However, the restored pension was made subject to a tighter means test than before. See Carney, A case study in social policy , 505. In a statement to the Senate in 1924 Blythe had indeed promised to restore the shilling as soon as he could (*Parliamentary Debates Seanad Éireann*, vol. 3 (1 May 1924), col. 17).

59. Compare e.g. Lee, *Ireland*, 193; Dunphy, *Making*, 177. More generally see E. Rumpf and A.C. Hepburn, *Nationalism and Socialism in Twentieth-century Ireland* (New York, 1977); T. Garvin, *The Evolution of Irish Nationalist Politics* (Dublin, 1981); J. Prager, *Building Democracy in Ireland* (Cambridge, 1986); Michael Laffan, *The Resurrection of Ireland* (Cambridge, 1999); John M. Regan, *The Irish Counter-revolution 1921-1936* (Dublin, 1999); William Murphy, 'In pursuit of popularity and legitimacy'.

60. Blythe, PDDÉ, vol. 33, cols. 2175-2178. See too PDDÉ, vol. 22, col. 1365, where Blythe argued that the restored shilling on the pension will give benefit to the people who most need it, and most deserve it.

61. *Irish Times*, 28 March 1930.

62. *Evening Herald* (28/3/1930) . The proposers of the Fianna Fáil motion were Dr. F.C. Ward (Dr. Conn Ward), Tomás Ó Raghallaigh, and Seán T.O Kelly.

63. PDDÉ, vol. 39 (June 1931), 761, 1167; vol. 40 (13 November 1931), 1575.

64. PDDÉ, vol. 41 (20 April 1932), 151. On the pension as an election issue see Murphy, 'In pursuit of popularity and legitimacy', 38.

65. An entry in ink on a typed memo prepared by Finance for McEntee added that to accept the proposed amendment would probably rob the government of any chance they have of securing cuts in the pay of Gardaí, Teachers, etc.

66. PDDÉ vol. 41 25 May 1932, p. 2539. The cabinet had authorised the measure on 19 April.

67. PDDÉ, vol. 39 (June 1931), 1171; NAI, D/T S6440A, June 1933.

68. NAI, D/T S6440A, memos dated 29 June 1933, 20 Sept 1933, 18 May 1934.

69. NAI, D/T S9431. See appendix table A7 below.

70. The allocations on the main items (in £m.) between 1930/2 and 1933/5 (annual averages) were as follows:

<i>Item</i>	<i>1930/2</i>	<i>1933/5</i>	<i>+</i>
Old age pension	2.722	3.346	0.624
Dept of Lands	0.586	1.927	1.341
Export bounties		2.446	2.446
Other items	17.888	18.638	0.750
Total	21.196	26.357	5.161

71. Though not always. In June 1933 a query from Fianna Fáil Daniel Corkery on behalf of John and Mary Murphy of Clohina, Reaniree, in west Cork, was met with the reply that the Murphys owned a farm of eighty acres and twelve cows. An interjection from another Cork Fianna Fáil deputy that others in better circumstances in the same district were getting the pension prompted a request for details from Conn Ward. See *PDDÉ*, vol. 48 (7 June 1933). Ernest Blythe had managed to cut the share of the pension in public spending to 10.8 per cent in 1926/7, but it rose thereafter to 12.5 per cent in 1931/2. Fianna Fáil's reforms boosted its share to 13.2 per cent in 1935/6, but by 1938/9 it was down again to 12.3 per cent.

72. In *Further Memories of Irish Life*, 157.

73. One such consequence was to encourage the elderly owners of small farms to retire gracefully and make over the property to [their] son[s]. According to the LGB, Irish farmers were convinced that 70 years of age and an exemplary life were the only qualifications needed for the pension, as long as the means test did not get in the way. Assigning the holding to a co-resident son offered a way out, a practice which -- again according to the LGB -- became near-universal in Ireland in the wake of the 1908 Act. The sense that the pension eased the inter-generational transfer of land and reduced tensions between old and young on the farm was echoed by anthropologists Conrad Arensberg and Solon Kimball a generation later on the basis of fieldwork carried out in County Clare. If such claims are correct, the pension will have, though unintentionally, improved the productivity of Irish agriculture, by prompting the transfer of land to younger, more dynamic farmers. However, the evidence for any genuine shift away from gerontocracy in farm management is elusive. As noted earlier, such transfers were mostly a ruse. The LGB took an indulgent attitude towards them before 1921, as did Fianna Fáil after 1932, though Ernest Blythe tried to disqualify those had got pensions in this way. *LGB Report 1909/10*, p. xi; Arensberg and Kimball, *Family and Community*, 120-1. Mogeey, *Rural Life in Northern Ireland*, 108. C.f. *LGB Annual Report 1910/1*, xiii: marriage assignments we considered would in most cases have been made whether the Old Age Pensions Act existed or not, while other assignments, except in rare instances, were, in all probability, carried out with the object of getting pensions. We fear, however, that our exemption of marriage assignments from the operation of Section 4(3) has led to what, in former times, was the custom of certain localities, becoming almost a universal practice.